Unitod	States Pankruntov Co	1 tryt 1 try ==					
	States Bankruptcy Co		Voluntary Petition				
Nortnern Dis	trict of Illinois Eastern	Division					
Name of Debtor (if individual, enter Last, First, M	,	Name of Joint Debtor (Spouse) (Last, Fire	st, Middle)				
All Other Names used by the Debtor in the last 8 and trade names):	years; (include married, maiden	All Other Names used by the Joint Debtor in the last 8 years; (include married, maiden and trade names):					
Last four digits of Soc. Sec./Complete EIN or othe state all)  ***-**-4837	er Tax I.D. No (if more than one,	Last four digits of Soc. Sec./Complete EIN state all	l or other Tax I.D. No (if more than one,				
Street Address of Debtor (No. & Street, City, and 1068 Knollwood Dr. Apt # # Schaumburg IL	,	Street Address of Joint Debtor (No. & Str	eet, City, and State):				
County of Residence or of the Principal Place of	Business:	County of Residence or of the Principal F	Place of Business:				
CO	OK						
Mailing Address of Debtor (if different from street	t address)	Mailing Address of Joint Debtor (if differe	nt from street address):				
Location of Principal Assets of Business Debtor	(if different from street address above):						
Type of Debtor (Form of Organization) (Check one box)	Nature of Business (Check one box.)	Chapter of Bankruptcy Code Un	der Which the Petition is Filed (Check one box)				
Individual (includes Joint Debtors)  Corporation (includes LLC & LLP)  See Exhibit D on page 2 of this form  Partnership	Heath Care Business Single Asset Real Estate as defined in 11 U.S.C 101 (51B) Railroad Stockbroker	Chapter 7 Chapter 9 Chapter 11 Chapter 12 Chapter 13	Chapter 15 Petition for Recognition of a Foreign Main Proceeding      Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding				
Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Commodity Broker  Clearing Bank  Other  Tax-Exempt Entity (Check box, if applicable.)  Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).		f <b>Debts</b> (Check <b>one</b> Box)  Debts are primarily business debts.				
Filing Fee (Che	eck <b>one</b> box)		pter 11 Debtors				
Filing Fee attached  Filing Fee to be paid in installments (application for the court's consideration unable to pay fee except in installments. Rul	on certifying that the debtor is	Debtor is not a small business debt	to defined in 11 U.S.C. Sec 101(51D) tor as defined in 11 U.S.C. Sec. 101(51D) diquidated debts (excluding debts owed to 12 million.				
Filing Fee wavier requested (applicable to chattach signed application for the court's cons		Check all applicable boxes:  A plan is being filed with this petitio  Acceptances of the plan were solici of creditors, in accordance with 11	ited prepetition from one of more classes				
Statistical/Administrative Information			This space is for court use only				
	perty is excluded and administrative expenses	s paid, there will be no					
funds available for distribution to unsecured  Estimated Number of Creditors	creators.						
1- 50- 100- 2	00- 1,000- 5,001- 10,0 99 5,000 10,000 25,0		ver ,000				
S0 to \$10,000 to \$100,000	\$100,000 to \$1 million	\$1 million to More than	\$100 million				
\$0 to \$50,000 to \$100,000	\$100,000 to \$1 million	\$1 million to More than	\$100 million				

	Document_	Page 2 of 44		
ТІ	Voluntary Petition his page must be completed and filed in every case)	Name of Debtor(s)	Dombrowski, Rober	t
	All Prior Bankruptcy Case Filed Within Last 8	Years (if more than two, attach	additional sheet)	
Location Where Filed	:	Case Number:	Date Filed:	
	Pending Bankruptcy Case Filed by any Spouse, Partner, or A	ffilate of this Debtor (if more th	han one, attach additional sheet)	
Name of Debtor:		Case Number:	Date Filed:	
District:		Relationship:	Judge:	
forms 10K and pursuant to S 1934 and is req	Exhibit A  Ited if debtor is required to file periodic reports (e.g., d 10Q with the Securities and Exchange Commission ection 13 or 15 (d) of the Securities Exchange Act of uesting relief under chapter 11.)	I, the attorney for the that I have informed to chapter 7, 11, 12 or explained the relief at that I have delivered 342(b).	Exhibit B ebtor is an individual whose debts are prima petitioner named in the foreg the petitioner that (he or she r 13 of title 11, United Star vailable under each such cha t to the debtor the notice re	joing petition, declare ) may proceed under tes Code, and have pter. I further certify
L Exhibit A	A is attached and made a part of this petition.	,	/s/ Mark E Levine	
		Mark E Levine		Dated: 11/08/2007
Yes, and No.	Exh  (To be completed by every individual debtor. If a joint petition is file to complete and signed by the debtor is attached and made a part of this petition:  o also completed and signed by the joint debtor is attached and made a part of this point petition:	ibit D  id, each spouse must complete petition.		or safety?
_	<del>-</del>	ng the Debtor - Venue pplicable Box.)		
_	days immediately preceding the date of this petition or for a lor			
	There is a bankruptcy case concerning debtor's affiliate, generative	al partner, or partnership pe	ending in this District.	
	Debtor is a debtor in a foreign proceeding and has its principal States in this District, or has no principal place of business or a or proceeding [in a federal or state court] in this District, or the relief sought in this District.	assets in the United States b	out is a defendant in an action	
	Statement by a Debtor Who Resides	s as a Tenant of Residulcable boxes.	dential Property	
	Landlord has a judgment against the debtor for possession of following.)	debtor's residence. (If box o	checked, complete the	
	(Name of landlord that obtained judgme	au,		
_	(Address of Landlord)		<del></del>	
	Debtor claims that under applicable nonbankruptcy law, there a permitted to cure the entire monetary default that gave rise to the possession was entered, and			
	Debtor has included in this petition the deposit with the court or period after the filing of the petition.	f any rent that would becom	e due during the 30-day	

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**Voluntary Petition** 

This page must be completed and filed in every case)

Name of Joint Debtor(s)

(Check only one box.)

Dombrowski, Robert

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition

is true and correct, that I am the foreign representative of a debtor in a

I request relief in accordance with chapter 15 of title 11, United States Code.

of title 11 specified in this petition. A certified copy of the order granting

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter

Certified copies of the documents required by 11 U.S.C. § 1515 are

foreign proceeding, and that I am authorized to file this petition

recognition of the foreign main proceeding is attached.

### **Signatures**

#### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7,11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Foreign Representative

Date:

Printed Name of Foreign Representative

#### /s/ Robert Dombrowski

### Robert Dombrowski

Dated: 11/06/2007

### << Sign & Date on Those Lines

#### Signature of Attorney

### /s/ Mark E Levine

Signature of Attorney for Debtor(s)

### Mark E Levine

Printed Name of Attorney & Bar Number

Bar No: 6239485

LAW OFFICES OF PETER FRANCIS GERACI 55 E. Monroe Street #3400 Chicago IL 60603 312.332.1800 (PH) 312.332.6354 (FAX)

Dated: 11/08/2007

### Printed Name and title, if any, of Bankruptcy Petition Preparer

Signature of Non-Attorney Bankruptcy Petition Preparer
I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer

as defined in 11 U.S.C.  $\S$  110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices

and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition

preparers, I have given the debtor notice of the maximum amount before

preparing any document for fi ling for a debtor or accepting any fee from the

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

debtor, as required in that section. Official Form 19B is attached.

#### Signature of Debtor (Corporation/Partnerhsip)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11 , United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

#### Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.



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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Robert Dombrowski Debtor

Bankruptcy Docket #:

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

Dated:	11/06/2007	/s/ Robert Dombrowski  Robert Dombrowski	Sign & Date Here
I certify un	der penalty of perjury that	the information provided above is true and correct.	0
does r	The United States trustee or bar not apply in this district.	inkruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. §	109(h)
	Active military duty in a military	y combat zone.	
partici	• •	.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to in person, by telephone, or through the Internet.);	
of real		S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be inca with respect to financial responsibilities.);	pable
by a m	4. I am not required to receive a cr notion for determination by the court	redit counseling briefing because of: [Check the applicable statement.] [Must be accompanie t.]	d
credit provid deadli period	counseling briefing within the first 30 led the briefing, together with a copy ne can be granted only for cause ar I. Failure to fulfill these requirement	ons stated in your motion, it will send you an order approving your request. You must still obt to days after you file your bankruptcy case and promptly file a certificate from the agency that y of any debt management plan developed through the agency. Any extension of the 30-day nd is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day ts may result in dismissal of your case. If the court is not satisfied with your reasons for filing credit counseling briefing, your case may be dismissed.	
•	from the time I made my request, and file my bankruptcy case now. [M	counseling services from an approved agency but was unable to obtain the services during the and the following exigent circumstances merit a temporary waiver of the credit counseling requestures to the countained by a motion for determination by the court.] [Summarize exigent circums	irement
perfo a cop	ed States trustee or bankruptcy adm orming a related budget analysis, bu	e filing of my bankruptcy case, I received a briefing from a credit counseling agency approved ninistrator that outlined the opportunties for available credit counseling and assisted me in ut I do not have a certificate from the agency describing the services provided to me. You must escribing the services provided to you and a copy of any debt repayment plan developed thro our bankruptcy case is filed.	st file
perfo	d States trustee or bankruptcy admi rming a related budget analysis, and	e filing of my bankruptcy case, I received a briefing from a credit counseling agency approved ninistrator that outlined the opportunties for available credit counseling and assisted me in id I have a certificate from the agency describing the services provided to me. Attach a copy of ment plan developed through the agency.	

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Robert Dombrowski Debtor

Bankruptcy Docket #:

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

	1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
	2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
	3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]
	If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.
	4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
	Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
	Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
	Active military duty in a military combat zone.
	5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I cert	ify under penalty of perjury that the information provided above is true and correct.

11/06/2007

Dated:

Sign & Date

Here

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Robert Dombrowski, Debtor Bankruptcy Docket #:

Attorney for Debtor: Mark E Levine

### DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR - 2016B

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

The compensation paid or promised by the Debtor(s), to the undersigned, is as follows:

For legal services, Debtor(s) agrees to pay and I have agreed to accept

Prior to the filing of this Statement, Debtor(s) has paid and I have received

\$1,500

The Filing Fee has been paid.

Balance Due

2. The source of the compensation paid to me was:

Other: (specify)

3. The source of compensation to be paid to me on the unpaid balance, if any, remaining is:

Debtor(s) Other: (specify)

The undersigned has received no transfer, assignment or pledge of property from the debtor(s) except the following for the value stated: **None.** 

- 4. The undersigned has not shared or agreed to share with any other entity, other than with members of the undersigned's law firm, any compensation paid or to be paid without the client's consent, except as follows: **None.**
- 5. The Service rendered or to be rendered include the following:
- (a) Analysis of the financial situation, and rendering advice and assistance to the client in determining whether to file a petition under Title 11, U.S.C.
- (b) Preparation and filing of the petition, schedules, statement of affairs and other documents required by the court.
- (c) Representation of the client at the first scheduled meeting of creditors.
- (d) Advice as required.
- 6. By agreement with the debtor(s), the above-disclosed fee does not include the following service: Fee does NOT include missed court dates & amendments to schedules, contested matters, motions, objections to discharge or other matters except the first meeting of creditors.

#### CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.

Respectfully Submitted,

Dated: 11/08/2007 /s/ Mark E Levine

Attorney Name: Mark E Levine
LAW OFFICES OF PETER FRANCIS GERACI
55 E. Monroe Street #3400
Chicago IL 60603
312.332.1800 (PH) 312.332.6354 (FAX)

Form B203 (12/94) Page 1 of 1

Bar No: 6239485

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Robert Dombrowski, Debtor

Attorney for Debtor: Mark E Levine

### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

Description and Location of Property	Nature of Debtor's Interest in Property	Husband Wife Joint Or Community	Current Value of Debtors Interest in Property Without Deducting and Secured Claim or Exemption	Amount of Secured Claim				
[x] None								
Total Market Value of Real Property (Report also on Summary of Schedules)								



# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Robert Dombrowski, Debtor

Attorney for Debtor: Mark E Levine

### **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

#### Do not list interest in executory and unexpired leases on this schedule. List them in Schedule G.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information in this schedule, do not include the name or address of a minor child. Simpy state a "minor child."

Type of Property	N O N E	Description and Location of Property	n of Property J	
01. Cash on Hand	X			
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.		Harris Bank Checking accout		\$ 50
03. Security Deposits with public utilities, telephone companies, landlords and others.		Security Deposit with landlord		None
04. Household goods and furnishings, including audio, video, and computer equipment.		Household goods; TV, sofa, bedroom set		\$ 500
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books, Compact Discs, Tapes/Records, Family Pictures		\$ 75
06. Wearing Apparel		Necessary wearing apparel		\$ 50
07. Furs and jewelry.		Rogers & Hollands - jewelry		\$ 100
08. Firearms and sports, photographic, and other hobby equipment.	X			
09. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Term Life Insurance thru employer - No Cash Surrender Value.		None
10. Annuities. Itemize and name each issuer.	X			

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Robert Dombrowski, Debtor

SCHEDULE B - PERSONAL PROPERTY					
Type of Property	N O N E	Description and Location of Property	C H H	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or	
11. Interests in an educational IRA as defined in 26 U.S.C 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(B)(1). Give particulars. (File separately the records(s) of any such interest(s). 11 U.S.C. 521(c); Rule 1007(b)).	X				
12. Interest in IRA,ERISA, Keogh, or other pension or profit sharing plans. Give particulars	X				
13. Stocks and interests in incorporated and unincorporated businesses.	X				
14. Interest in partnerships or joint ventures. Itemize. Itemize.	Х				
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X				
16. Accounts receivable	X				
17. Alimony, maintenance, support and property settlements to which the debtor is or may be entitled	X				
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X				
19. Equitable and future interests, life estates, and rights of power exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X				
20. Contingent and Non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X				
21. Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and rights to setoff claims. Give estimated value of each.					
22. Detents, converights and other intellectual		Expected 2007 federal tax return		\$ 550	
22. Patents, copyrights and other intellectual property. Give particulars.	X				
23. Licenses, franchises and other general intangibles.	X				
24. Customer list or other compilations containing personally identifiable information (as defined in 11 USC 101 41A provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes	X				
25. Autos, Truck, Trailers and other vehicles and accessories.	X				

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Robert Dombrowski, Debtor

SCHEDULE B - PERSONAL PROPERTY						
Type of Property	N O N E	Description and Location of Property	C A H	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or		
26. Boats, motors and accessories.	X					
27. Aircraft and accessories.	X					
28. Office equipment, furnishings, and supplies.	X					
29. Machinery, fixtures, equipment, and supplie used in business.	X					
30. Inventory	X					
31. Animals	X					
32. Crops-Growing or Harvested. Give particulars.	X					
33. Farming equipment and implements.	X					
34. Farm supplies, chemicals, and feed.	X					
35. Other personal property of any kind not already listed. Itemize.	X					
		Total (Report also on Summary of Schedules)		\$1,325		

# Document Page 11 of 44 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Robert Dombrowski, Debtor

SCHEDULE C - PROPERTY	Y CLAIMED EXEMPT
Debtor claims the exemptions to which debtor is entitled under:  (Check one box)  11 U.S.C. § 522(b)(2)  11 U.S.C. § 522(b)(3)	Check if debtor claims a homestead exemption that exceeds \$125,000.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property without Deducting Exemption
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.  Harris Bank Checking accout	735 ILCS 5/12-1001(b)	\$ 50	\$ 50
04. Household goods and furnishings, including audio, video, and computer equipment.  Household goods; TV, sofa, bedroom set	735 ILCS 5/12-1001(b)	\$ 500	\$ 500
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.  Books, Compact Discs, Tapes/Records, Family Pictures	735 ILCS 5/12-1001(a)	\$ 75	\$ 75
06. Wearing Apparel  Necessary wearing apparel	735 ILCS 5/12-1001(a),(e)	\$ 50	\$ 50
21. Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and rights to setoff claims. Give estimated value of each.  Expected 2007 federal tax return	735 ILCS 5/12-1001(b)	\$ 550	\$ 550

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Robert Dombrowski, Debtor

Attorney for Debtor: Mark E Levine

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name address, and legal relationship to the minor child of a person described in in Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s) on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule D.

Creditor's Name and Mailing Address Including Zip and Account Number (See Instructions Above)	Codebtor	C H W	* Date Claim was Incured  * Nature of Lien  *Value of Property Subject to Lien  *Description of Property	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of	Unsecured Portion, If Any
1 Rogers & Hollands Bankruptcy Department PO Box 879 Matteson IL 60443 Acct No.: 601801111172			Dates: 2003  Nature of Lien: Purchase Money Sec Int - PMSI  Market Value: \$ 100  Intention: Reaff @ Fair Market Value  *Description: Rogers & Hollands - jewelry				\$ 1,000	\$ 900

**Total** 

\$1,000 \$ 900

(Report also on Summary of Schedules.)

(if applicatble, report also on Statistical Summary of Certain Liabilities and Related Data.)

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Robert Dombrowski, Debtor

Attorney for Debtor: Mark E Levine

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all

	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
Т	YPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Domestic Support Obligations  Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of Credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but bfore the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950 * per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and certain other Debts Owed to Governmental Units  Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to maintain the capital of insured depository institution  Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
L	Claims for death or personal injury while debtor was intoxicated  Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

<sup>\*</sup> Amounts are subject to adjustment on April 10, 2010, and every three years thereafter with respect to cases commenced on or after the date of adju

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Robert Dombrowski / Debtor

Attorney for Debtor: Mark E Levine

### SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	H M J C	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
1	American Express Bankruptcy Department PO Box 740640 Atlanta GA 30374 Acct #: 371578868741006			Dates: 2004 Reason: Credit Card or Credit Use				\$ 600
2	Americash Loan Bankruptcy Department 880 Lee Street Des Plaines IL 60016 Acct #: 679			Dates: 3/7/2005 Reason: PayDay Loan				\$ 2,600

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Pekay & Blitstein, PC

77 W. Washington, Ste. 719 Chicago IL 60602



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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Robert Dombrowski / Debtor

Attorney for Debtor: Mark E Levine

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS													
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	A A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim						
Americash Loans Attn: Bankruptcy Department 880 Lee Street Des Plaines IL 60016			Dates: 2005 Reason: PayDay Loan				\$ 300						
Acct #: 208564837  Law Firm(s)   Collection Agent(s) R	enre	sen	ting the Original Creditor										
Pekay & Blitstein, PC			ang me engma enemie.										
77 W. Washington, Ste. 719 Chicago IL 60602													
4 AmeriCash Loans			Dates: 4/8/2005										

Reason: PayDay Loan

4 AmeriCash Loans
Bankruptcy Department
880 Lee Street
Des Plaines IL 60016

Acct #: 1818

### Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Pekay & Blitstein, PC

77 W. Washington, Ste. 719 Chicago IL 60602

5 Argent Healthcare

Bankruptcy Department PO Box 667

LaPorte IN 46352

Acct #: 35358811

Dates: 2005

Reason: Medical/Dental Services

900

350

#### Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Argent Healthcare Bankruptcy Department PO Box 40019 Phoenix AZ 85067



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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Robert Dombrowski / Debtor

Attorney for Debtor: Mark E Levine

	SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS											
	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	H M J C	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim				
6	AT&T Attn: Bankruptcy Dept. PO Box 1244 Englewood Cliffs NJ 07632 Acct #: 0044815916			Dates: 2006 Reason: Utility Bills/Cellular Service				\$ 700				
7	Blue Cross Blue Shield Attn: Bankruptcy Department 300 East Randloph Chicago IL 60601 Acct #: 608650923870X			Dates: 2005 Reason: Insurance				\$ 200				
8	BP Amoco Bankruptcy Department PO BOx 9014 Des Moines IA 50368 Acct #: 0530259621			Dates: 3/7/2002 Reason: Credit Card or Credit Use				\$ 400				
9	Capital One Bankruptcy Department PO Box 790216 St. Louis MO 63179 Acct #: 4862362412018940			Dates: 2/4/2002 Reason: Credit Card or Credit Use				\$ 1,400				

### Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Blitt and Gaines, PC Bankruptcy Department 661 Glenn Ave. Wheeling IL 60090



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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Robert Dombrowski / Debtor

Attorney for Debtor: Mark E Levine

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS												
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)		H M J C	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim					
10 Capital One Bankruptcy Department PO Box 85617 Richmond VA 23285			Dates: 3/4/2003 Reason: Credit Card or Credit Use				\$ 1,300					
Acct #: 5178052424221675												

### Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Blitt and Gaines, PC Bankruptcy Department 661 Glenn Ave. Wheeling IL 60090

Associated Recovery Systems Bankruptcy Department PO Box 469046 Escondido CA 92046

B 7. H	Cash O Rama Bankruptcy Department 7201 Olde Salem Circle Hanover Park IL 60133 Acct #: CA173-1	Dates: Reason:	1/24/2005 PayDay Loan		\$ 600
B P C	Check Into Cash Bankruptcy Department PO Box 550 Cleveland TN 37364 Acct #: 04016004735	Dates: Reason:	2/4/2005 PayDay Loan		\$ 450

### Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Paragon Way Inc. Bankruptcy Department 2101 W. Ben White Blvd., #103 Austin TX 78704



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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Robert Dombrowski / Debtor

Attorney for Debtor: Mark E Levine

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS												
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)		C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim					
13 Check N Go Bankruptcy Department 2547 W. Wolf Road Hoffman Estates IL 60194 Acct #: 80315261			Dates: 2005 Reason: PayDay Loan				\$ 850					

#### Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Collins Financial Services Bankruptcy Department PO BOX 55126 Boston MA 02205

Paragon Way Inc.
Bankruptcy Department
2101 W. Ben White Blvd., #103
Austin TX 78704

### 14 Chrysler Financial

Bankruptcy Department

PO Box 2993

Milwaukee WI 53201-2993

Acct #: 1002758968

#### Dates: 07

Reason: Deficiency, Repo'd/Surr'd Auto

\$ 5,450

### Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Accounts Receivable Mgmt., Inc Bankruptcy Department PO Box 129 Thorofare NJ 08086

### 15 Commonwealth Edison

Attn: System Credit/BK Dept

2100 Swift Dr. Oak Brook IL 60523

Acct #: 9258234

#### Dates: 2003

Reason: Utility Bills/Cellular Service

\$ 300

### Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Harvard Collection Services Bankruptcy Department 4839 N. Elston Ave. Chicago IL 60630



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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Robert Dombrowski / Debtor

Attorney for Debtor: Mark E Levine

	SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS												
	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	H W J C	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed		unt of aim				
16	Dr. Goodsite & Dr. Seretis Attn: Bankruptcy Dept. 929 W. Wise Road Schaumburg IL 60193 Acct #: 7072			Dates: 2006 Reason: Medical/Dental Services				\$	200				
17	Firestone Attn: Bankruptcy Department PO Box 81344 Cleveland OH 44188-0344 Acct #: 564608750			Dates: 11/1/2004 Reason: Credit Card or Credit Use				\$	600				
18	First National Bank of Marin Bankruptcy Department PO Box 80015 Los Angeles CA 90080 Acct #: 4447961122985423			Dates: 7/4/2004 Reason: Credit Card or Credit Use				\$	600				
19	Great American Finance Bankruptcy Department 205 W. Wacker Dr.#322 Chicago IL 60606 Acct #: 200509039			Dates: 11/14/2003 Reason: Credit Card or Credit Use				\$	700				

### Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Heller & Frisone Bankruptcy Department 33 N. LaSalle St., Ste. 1200 Chicago IL 60602



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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Robert Dombrowski / Debtor

Attorney for Debtor: Mark E Levine

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS												
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	H W J C	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim					
20 Hollywood Video Bankruptcy Department 49 W. Galena Blvd. Aurora IL 60504 Acct #: 07017864539			Dates: 2007 Reason: Fines				\$ 200					

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

CCS

**Bankruptcy Department** 

PO Box 9126

Boston MA 02205

21 Household Bank, N.A.  Bankruptcy Department PO Box 60177 City Of Industry CA 91716	Dates: Reason:	4/4/2002 Credit Card or Credit Use		\$ 1,000
Acct #: 5408010023385343				

### Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Riexinger & Associates, LLC Bankruptcy Department PO Box 956188 Duluth GA 30095

 Palisades Collection LLC Bankruptcy Department PO Box 1244 Englewood Cliffs NJ 07632 Acct #: 0044815916	Dates: Reason:	2006 Credit Card or Credit Use		\$	700
Payday Loan Store of III. Inc Attn: Bankruptcy Dept. 7300 N. Barrington Rd Hanover Park IL 60133 Acct #: CL98047170007	Dates: Reason:	3/24/2005 PayDay Loan		\$	600

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Robert Dombrowski / Debtor

Attorney for Debtor: Mark E Levine

	SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS												
	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C H M	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim					
24	Short Term Loans, LLC Bankruptcy Department 1400 E. Touhy Ave. #108 Des Plaines IL 60018 Acct #: ST017198-03			Dates: 3/17/2005 Reason: PayDay Loan				\$ 600					
25	St. Alexius Medical Center Attn: Bankruptcy Department 1555 Barrington Rd. Hoffman Estates IL 60194 Acct #: XXX XX 4837			Dates: 2006 Reason: Medical/Dental Services				\$ 1,100					

### Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Harris & Harris, Ltd. Bankruptcy Department 600 W. Jackson Blvd., #400 Chicago IL 60661-5636

Pellettieri & Associates Ltd. Bankruptcy Department 991 Oak Creek Dr. Lombard IL 60148

26 St. Alexius Medical Center Attn: Bankruptcy Department 1555 Barrington Rd. Hoffman Estates IL 60194	Dates: 2006 Reason: Medical/Dental Services	\$ 200
Acct #: F012904751		

### Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Pellettieri & Associates Ltd. Bankruptcy Department 991 Oak Creek Dr. Lombard IL 60148

27 The Cash Store  Banktuptcy Department  87 Clock Tower Plaza  Elgin IL 60120	Dates: 12/31/2004 Reason: PayDay Loan		\$ 1,300
Acct #: 3192133065			

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Credi

Robert Dombrowski / Debtor

Attorney for Debtor: Mark E Levine

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS							
litor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim

**Total Amount of Unsecured Claims** 

(Report also on Summary of Schedules)

\$ 24,200.00



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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Robert Dombrowski, Debtor

Attorney for Debtor: Mark E Levine

### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed.R. Bankr. P. 1007(m).



Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract. Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Non-Residential Real Property. State Contract Number or Any Government Contract.

[x] None



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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Robert Dombrowski, Debtor

Attorney for Debtor: Mark E Levine

### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. Bankr. P. 1007(m).



Check this box if debtor has no codebtors.

Name and Address of CoDebtor	Name and Address of the Creditor
[x] None	



### Case 07-20961 Doc 1 Filed 11/08/07 Entered 11/08/07 17:39:16 Desc Main Document Page 25 of 44 COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Robert Dombrowski / Debtor Bankruptcy Docket #:

Attorney for Debtor: Mark E Levine

### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

Debtor's Marital	DEPENDENTS OF DEBTOR AND SPOUSE ~ RELATIONSHIP AND AGE			
Status: Single	NONE, , , ,	NONE,,,,		
	DEBTOR EMPLOYMENT	SPOUSE EMPLOYMENT		
Occupation:	Security			
Name of Employer:	Grand Victoria Casino			
Years Employed	4 Years			
Employer Address:	600 Grand Victoria Drive			
City, State, Zip	Elgin, IL 60120 ,			

INCOME: (Estimate of average or projected monthly income at time case filed.)	DEBTOR	SPOUSE
1. Monthly Gross Wages, Salary, and commissions	\$ 2,515.07	\$ 0.00
(Prorate if not paid monthly.)  2. Estimated Monthly Overtime	\$ 0.00	\$ 0.00
3. SUBTOTAL	\$ 2,515.07	\$ 0.00
4. LESS PAYROLL DEDUCTIONS	•	
a. Payroll Taxes and Social Security	\$ 564.68	\$ 0.00
b. Insurance	\$ 0.00	\$ 0.00
c. Union Dues	\$ 0.00	\$ 0.00
d. Other (Specify)  Pension: —	\$ 0.00	\$ 0.00
Voluntary 401 Contributions:	\$ 0.00	\$ 0.00
Child Support:	\$ 0.00	\$ 0.00
Life Insurance, Uniforms, 401K Loan:	\$ 0.00	\$ 0.00
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ 564.68	\$ 0.00
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ 1,950.39	\$ 0.00
7. Regular income from operation of business or profession or farm	\$ 0.00	\$ 0.00
3. Income from real property	\$ 0.00	\$ 0.00
9. Interest and dividends	\$ 0.00	\$ 0.00
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.	\$ 0.00	\$ 0.00
11. Social Security or government assistance (specify)	\$ 0.00	\$ 0.00
12. Pension or retirement income	\$ 0.00	\$ 0.00
13. Other monthly income (Specify:) & & &	\$ 0.00	\$ 0.00
Unemployment Income	\$ 0.00	\$ 0.00
14. SUBTOTAL OF LINES 7 THROUGH 13		
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ 1,950.39	\$ 0.00
16. COMBINED AVERAGE MONTHLY INCOME (Combine column totals fromline 15;	\$ 1,950.	39
f there is only one debtor repeat total reported on line 15.)	eport also on Summary of Schedules and, if a	

Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data.)

<sup>17.</sup> Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: None

# UNITED STATES BARKRUPT CYCOURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Robert Dombrowski / Debtor	Bankruptcy Docket #:
Attorney for Debtor: Mark E Levine	

S	CHEDULE	J - CURREN	T EX	PENSES OF I	NDIVIDUAL	DEBTOR(S)	
Complete this sche				of the debtor and the de	ebtor's family at time ca	ase filed. Prorate any	
				nousehold. Complete a se	parate schedule of exp	enditures labeled "Spouse	".
Rent or home mo			•		,		
a. Real Estate to		•		b. Property insura	ance included?	[] Yes [x] No	\$ 810.00
				b. I Toperty insure	ance included:	[] les [x] No	<b>#</b> 445.00
	ctricity and Hea	ating Fuel					\$ 115.00
	er and Sewer						\$ 15.00
c. Tele d. Oth		je, Internet, Cable					\$ 70.00 \$ 86.00
Home Maintenan	ce (repairs and	иркеер)					\$ -
Food							\$ 300.00
Clothing	Clooping						\$ 10.00 \$ 10.00
Laundry and Dry	•						•
Medical and Dent	-		<b>0</b> . –			D (T :	\$ - \$ 234.00
Transportation (n	•			olls/Parking, Fees/	Licenses, Repair	, Bus/Train	\$ 234.00 \$ 20.00
Recreation, Clubs Charitable Contril		ment, Newspapers	s, iviaga	azines, etc.			\$ 20.00
		ages or included in	n home	mortgage payment	e)		\$ -
,	neowner's or F	•	11101110	mortgage payment	3)		<del>\$</del> -
b. Life							\$ -
c. Hea	lth						\$-
d. Aut	)						\$ 75.00
e. Oth	er						<b>\$</b> -
. Taxes (not deduc	ted from wage:	s or included in ho	me mo	rtgage payments)			
·	_	Tax Repayments,					\$ -
. Installment Paym	ents: (In Chapt	er 11, 12, and 13	cases,	do not list payments	to be included in	plan)	
a. Aut							\$340.00
	iffirmation Pay	ments					<b>\$</b> -
c. Oth				\$-			\$-
. Alimony, mainten							<u>\$-</u>
. Payments for sup	-	•	_	-			<b>\$</b> -
	•	•		, or farm (attach det	•		\$ -
	, Hygiene,	Newspaper/Mags		Tuition, Books &	Childcare &	Pet Care:	
	re, Meds 55.00	Postage/Bankir \$23.00	ig .	GLS Repay: \$0.00	Babysitting \$ -	\$ -	\$78.00
. AVERAGE MON	HLY EXPENS			so on Summary of Sched	,	•	\$ 2,213.0
	•			ad ta a a committee of	a complete de la completa de la comp	ha filian thi	
None	ease/decrease	in expenditures a	nucipai	ed to occur within th	ie year following t	ne illing this docum	ent:
	MONTHLY NE	T INCOME	a. A	verage monthly inco	ome from Line 15	of Schedule I	\$ 1,950.39
. STATEMENT OF				, ,			
. STATEMENT OF			b. A	verage monthly exp	enses from Line	18 above	\$ 2,213.00
. STATEMENT OF				verage monthly explonthly net income (		18 above	\$ 2,213.00 <b>\$(262.61)</b>

Record #: 255766

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Robert Dombrowski, Debtor

Attorney for Debtor: Mark E Levine

### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. Do not include the name or address of a minor child in this statement. Indicate payments, transfers and the like to minor children by stating "a minor child." See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filling of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives;

#### 01. INCOME FROM EMPLOYMENT OR OPERATION OF BUSINESS:

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

	AMOUNT	SOURCE	
	2007: \$2,515/Month 2006: \$30,230 2005: \$30,410	Employment	
X	Spouse		
	AMOUNT	SOURCE	-

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Rober	t Do	mbro	wski.	Debtor
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Attorney for Debtor: Mark E Levine

### STATEMENT OF FINANCIAL AFFAIRS

02. INCOME OTHER THAN FROM EMPLOYMENT OR OPERATION OF BUSINESS:

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)



03. PAYMENTS TO CREDITORS:

Complete a. or b. as appropriate, and c.

a. INDIVIDUAL OR JOINT DEBTOR(S) WITH PRIMARILY CONSUMER DEBTS: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately proceeding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600.00. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

 Name and Address
 Dates of of Creditor
 Amount Payments
 Amount Paid
 Still Owing



b. DEBTOR WHOSE DEBTS ARE NOT PRIMARILY CONSUMER DEBTS: List each payment or other transfer to any creditor made with 90 days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,000 (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by each or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

 Name and Address
 Dates of
 Amount Paid or Value of
 Amount

 of Creditor
 Payment/Transfers
 Transfers
 Still Owing

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Robert Dombrowski, Debtor

Attorney for Debtor: Mark E Levine

### STATEMENT OF FINANCIAL AFFAIRS

c. ALL DEBTORS: List all payments made within 1 year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments be either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name & Address of Creditor & Relationship to Debtor

Dates of Payments Amount Paid or Value of Transfers

Amount Still Owing

04. SUITS AND ADMINISTRATIVE PROCEEDINGS, EXECUTIONS, GARNISHMENTS AND ATTACHMENTS:

List all lawsuits & administrative proceedings to which the debtor is or was a party within 1 (one) year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**CAPTION OF** SUIT AND CASE NUMBER

**NATURE** OF **PROCEEDING** 

COURT OF AGENCY AND LOCATION Circuit Court of

**STATUS** OF DISPOSITION

Americash v. Robert Dombrowski

collection

Collections

**Circuit Court of Cook** County, IL

pending

Pending

Capital One Bank vs. Robert Dombrowski 07M1199230

04b. WAGES OR ACCOUNTS GARNISHED: Describe all property that has been attached, garnished or seized under any legal or equitable process within (1) one year preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person for Whose Benefit Property was Seized

Date οf Seizure Description and Value of Property

05. REPOSSESSION, FORECLOSURES AND RETURNS:

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor or Seller

Date of Repossession, Foreclosure Sale, Transfer or Return

Description and Value of Property

Chrysler Financial, see sched F

August 2007

2002 Pontiac Grand Prix



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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Robert Dombrowski, Debtor

Attorney for Debtor: Mark E Levine

### STATEMENT OF FINANCIAL AFFAIRS

NONE X

06. ASSIGNMENTS AND RECEIVERSHIPS:

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Terms of Date Address of Assignment or of Settlement Assignee Assignment

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one (1) year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Description Name & Location Date Name and οf and Value of Address of Court Case of Custodian Title & Number Order Property

07. GIFTS:

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person Relationship Date Description and Value to Debtor, of of Gift Organization If Any Gift

08. LOSSES:

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Description of Circumstances and, Date Description and if Loss Was Covered in Whole or in of Value Loss of Property Part by Insurance, Give Particulars

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Robert Dombrowski, Debtor

Attorney for Debtor: Mark E Levine

	STATEMENT OF F	INANCIAL AFFAIRS	
). PAYMENTS RELATED TO DEBT COU	NSELING OR BANKRUPTCY:		
	· · · · ·	to any persons, including attorneys, for cons on of a petition in bankruptcy within one (1) ye	
Name and		Date of Payment,	Amount of Money o
Address		Name of Payer if	Description and
of Payee		Other Than Debtor	Value of Property
_aw Office of Peter Francis			Payment/Value
Geraci			1,500.00
55 E. Monroe Street #3400			
Chicago, IL 60603			
		List all payments made or property transferre	•
ebtor to any persons, including attorneys,	for consultation concerning debt	consolidation, relief under the bankruptcy law	•
ebtor to any persons, including attorneys,	for consultation concerning debt	consolidation, relief under the bankruptcy law	•
btor to any persons, including attorneys, petition in bankruptcy within 1 year immed	for consultation concerning debt	consolidation, relief under the bankruptcy law ment of this case.	w or preparation of
btor to any persons, including attorneys, petition in bankruptcy within 1 year immed  Name and	for consultation concerning debt	consolidation, relief under the bankruptcy law ment of this case.  Date of Payment,	w or preparation of  Amount of Money or
btor to any persons, including attorneys, petition in bankruptcy within 1 year immed Name and Address of Payee	for consultation concerning debt	consolidation, relief under the bankruptcy law ment of this case.  Date of Payment,  Name of Payer if	w or preparation of  Amount of Money or  description and
btor to any persons, including attorneys, petition in bankruptcy within 1 year immed Name and Address of Payee	for consultation concerning debt	consolidation, relief under the bankruptcy lar ment of this case.  Date of Payment, Name of Payer if Other Than Debtor	w or preparation of  Amount of Money or  description and  Value of Property
ebtor to any persons, including attorneys, petition in bankruptcy within 1 year immed Name and Address of Payee  MMI/CCCS 9009 W. Loop S.	for consultation concerning debt	consolidation, relief under the bankruptcy lar ment of this case.  Date of Payment, Name of Payer if Other Than Debtor	w or preparation of  Amount of Money or  description and  Value of Property
ebtor to any persons, including attorneys, petition in bankruptcy within 1 year immed  Name and  Address  of Payee  MMI/CCCS	for consultation concerning debt	consolidation, relief under the bankruptcy lar ment of this case.  Date of Payment, Name of Payer if Other Than Debtor	w or preparation of  Amount of Money or  description and  Value of Property
ebtor to any persons, including attorneys, petition in bankruptcy within 1 year immed Name and Address of Payee  MMI/CCCS 9009 W. Loop S. Houston, TX 77096	for consultation concerning debt	consolidation, relief under the bankruptcy lar ment of this case.  Date of Payment, Name of Payer if Other Than Debtor	w or preparation of  Amount of Money or  description and  Value of Property
ebtor to any persons, including attorneys, petition in bankruptcy within 1 year immed  Name and Address of Payee  MMI/CCCS 9009 W. Loop S. Houston, TX 77096	for consultation concerning debt	consolidation, relief under the bankruptcy lar ment of this case.  Date of Payment, Name of Payer if Other Than Debtor	w or preparation of  Amount of Money or  description and  Value of Property
ebtor to any persons, including attorneys, petition in bankruptcy within 1 year immed Name and Address of Payee  MMI/CCCS 9009 W. Loop S. Houston, TX 77096 Phone 866.983.2227	for consultation concerning debt diately preceding the commence	consolidation, relief under the bankruptcy largement of this case.  Date of Payment, Name of Payer if Other Than Debtor 2007	Amount of Money or description and Value of Property \$50.00
Name and Address of Payee  MMI/CCCS 9009 W. Loop S. Houston, TX 77096 Phone 866.983.2227	for consultation concerning debt diately preceding the commence	consolidation, relief under the bankruptcy lar ment of this case.  Date of Payment, Name of Payer if Other Than Debtor	Amount of Money or description and Value of Property \$50.00
btor to any persons, including attorneys, petition in bankruptcy within 1 year immed Name and Address of Payee  MMI/CCCS 9009 W. Loop S. Houston, TX 77096 Phone 866.983.2227  OTHER TRANSFERS  List all other property, other than property insferred either absolutely or as security to the security of the	for consultation concerning debt diately preceding the commence ty transferred in the ordinary cou with two (2) years immediately p	consolidation, relief under the bankruptcy large ment of this case.  Date of Payment, Name of Payer if Other Than Debtor 2007	Amount of Money or description and Value of Property \$50.00  debtor, Married debtors
btor to any persons, including attorneys, betition in bankruptcy within 1 year immed Name and Address of Payee  MMI/CCCS 9009 W. Loop S. Houston, TX 77096 Phone 866.983.2227  OTHER TRANSFERS  List all other property, other than propertinsferred either absolutely or as security and under chapter 12 or chapter 13 must in	ty transferred in the ordinary cou with two (2) years immediately p nclude transfers by either or bot	consolidation, relief under the bankruptcy large ment of this case.  Date of Payment, Name of Payer if Other Than Debtor 2007  Tree of the business or financial affairs of the receding the commencement of this case. (N	Amount of Money or description and Value of Property \$50.00  debtor, Married debtors
otor to any persons, including attorneys, netition in bankruptcy within 1 year immed Name and Address of Payee  MMI/CCCS 9009 W. Loop S. Houston, TX 77096 Phone 866.983.2227  OTHER TRANSFERS  List all other property, other than propertinsferred either absolutely or as security was under chapter 12 or chapter 13 must in	ty transferred in the ordinary cou with two (2) years immediately p nclude transfers by either or bot	consolidation, relief under the bankruptcy large ment of this case.  Date of Payment, Name of Payer if Other Than Debtor 2007  Tree of the business or financial affairs of the receding the commencement of this case. (N	Amount of Money or description and Value of Property \$50.00  debtor, Married debtors
btor to any persons, including attorneys, petition in bankruptcy within 1 year immed Name and Address of Payee  MMI/CCCS 9009 W. Loop S. Houston, TX 77096 Phone 866.983.2227  Description: OTHER TRANSFERS  List all other property, other than property insferred either absolutely or as security on gunder chapter 12 or chapter 13 must in ouses are separated and a joint petition in	ty transferred in the ordinary cou with two (2) years immediately p nclude transfers by either or bot	Date of Payment, Name of Payer if Other Than Debtor 2007  Tree of the business or financial affairs of the receding the commencement of this case. (An spouses whether or not a joint petition is file	Amount of Money or description and Value of Property \$50.00  debtor, Married debtors



10b. List all property transferred by the debtor within ten (10) years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

Amount and Date Name of Date(s) Trust or of of Sale or other Device Transfer(s) Closing

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Robert Dombrowski, Debtor

Attorney for Debtor: Mark E Levine

### STATEMENT OF FINANCIAL AFFAIRS

X

#### 11. CLOSED FINANCIAL ACCOUNTS:

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one (1) year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filling under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Institution

Type of Account, Last Four Digits of Account Number, and Amount of Final Balance

Amount and Date of Sale or Closing

#### 12. SAFE DEPOSIT BOXES:

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not

Name and Address of Bank or Other Depository

Names & Addresses of Those With Access to Box or depository

Description of Contents

Date of Transfer or Surrender, if Any

#### 13. SETOFFS:

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor

Date of Setoff

Amount of Setoff

#### 14. LIST ALL PROPERTY HELD FOR ANOTHER PERSON:

List all property owned by another person that the debtor holds or controls.

Name and Address of Owner

Description and Value of Property

Location of Property





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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Robert Dombrowski, Debtor

Attorney for Debtor: Mark E Levine

	COF FINANCIA	
> I A I E M E N	$() \vdash \vdash I \bowtie \Delta \bowtie (.1\Delta)$	I AFFAIRS

#### 15. PRIOR ADDRESS OF DEBTOR(S):

If debtor has moved within three (3) years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

Dates of Name Address Used Occupancy 12/2002 to 3/2005 same

2240 Hassell Rd Apt 202 Hoffman Estates, IL 60195



16. SPOUSES and FORMER SPOUSES:

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight (8) years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

Name



#### 17. ENVIRONMENTAL INFORMATION:

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil surface water, ground water, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of the these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous material" means anything defined as a hazardous waste, hazardous or toxic substances, pollutant, or contaminant, etc. under environmental Law.



17a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

Environmental Site Name Name and Address Date and Address of Governmental Unit of Notice Law

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In re

Robert [	Oombrowsl	ci Dohtc	'n

	very site for which the debtor provided notice unit to which the notice was sent and the dat	<del>-</del>	Hazardous
Site Name and Address	Name and Address of Governmental Unit	Date of Notice	Environmental Law
<u>=</u>	proceedings, including settlements or orders	<u>=</u>	·
Name and Address of Governmental Unit	Docket Number	Status of Disposition	
18 NATURE, LOCATION AND NAMa. If the debtor is an individual, list the	IE OF BUSINESS ne names, addresses, taxpayer identification	numbers, nature of the businesses, an	d beginning and
a. If the debtor is an individual, list the ending dates of all businesses in what partnership, sole proprietor, or was immediately preceding the commen within six (6) years immediately preceding the commental to the commental	ne names, addresses, taxpayer identification iich the debtor was an officer, director, partne self-employed in a trade, profession, or other cement of this case, or in which the debtor or ceding the commencement of this case.	r, or managing executive of a corporat activity either full- or part-time within si ned 5 percent or more of the voting or	ion, partner in a ix (6) years equity securities
a. If the debtor is an individual, list the ending dates of all businesses in wh partnership, sole proprietor, or was immediately preceding the commen within six (6) years immediately preceding the debtor is a partnership, list the	ne names, addresses, taxpayer identification nich the debtor was an officer, director, partner self-employed in a trade, profession, or other cement of this case, or in which the debtor overding the commencement of this case.  names, addresses, taxpayer identification nuclich the debtor was a partner or owned 5 percentage.	r, or managing executive of a corporat activity either full- or part-time within si ned 5 percent or more of the voting or mbers, nature of the businesses, and	ion, partner in a ix (6) years equity securities beginning and
a. If the debtor is an individual, list the ending dates of all businesses in whe partnership, sole proprietor, or was immediately preceding the commen within six (6) years immediately preceding the debtor is a partnership, list the ending dates of all businesses in whe (6) years immediately preceding the lift the debtor is a corporation, list the ending dates of all businesses in when the ending dates of all businesses in which the ending dates of all businesses in which the ending dates of all businesses in which the ending dates of	ne names, addresses, taxpayer identification nich the debtor was an officer, director, partner self-employed in a trade, profession, or other cement of this case, or in which the debtor or ceding the commencement of this case.  names, addresses, taxpayer identification not commencement of this case.  names, addresses, taxpayer identification not commencement of this case.	r, or managing executive of a corporate activity either full- or part-time within signed 5 percent or more of the voting or mbers, nature of the businesses, and ent or more of the voting or equity seconds.	ion, partner in a ix (6) years equity securities beginning and urities, within six
a. If the debtor is an individual, list the ending dates of all businesses in whe partnership, sole proprietor, or was simmediately preceding the commen within six (6) years immediately preceding the debtor is a partnership, list the ending dates of all businesses in whe (6) years immediately preceding the lift the debtor is a corporation, list the	ne names, addresses, taxpayer identification nich the debtor was an officer, director, partner self-employed in a trade, profession, or other cement of this case, or in which the debtor or ceding the commencement of this case.  names, addresses, taxpayer identification not commencement of this case.  names, addresses, taxpayer identification not commencement of this case.	r, or managing executive of a corporate activity either full- or part-time within signed 5 percent or more of the voting or mbers, nature of the businesses, and ent or more of the voting or equity seconds.	ion, partner in a ix (6) years equity securities beginning and urities, within six

### Document Page 35 of 44 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Robert Dombrowski, Debtor

	STATEMENT OF F	NANCIAL AFFAIRS
has been, within six years immedia executive, or owner of more than 5	tely preceding the commencement of this	ration or partnership and by any individual debtor who is or case, any of the following: an officer, director, managing of a corporation; a partner, other than a limited partner, of a er activity, either full- or part-time.
· ·	ding the commencement of this case. A de	only if the debtor is or has been in business, as defined above, ebtor who has not been in business within those six years
19. BOOKS, RECORDS AND FIN	ANCIAL STATEMENTS:	
List all bookkeepers and accounta the keeping of books of account ar		preceding the filing of this bankruptcy case kept or supervised
Name and Address	Dates Services Rendered	_
19b. List all firms or individuals whaccount and records, or prepared		ing the filing of this bankruptcy case have audited the books of
Name	Address	Dates Services Rendered
19c. List all firms or individuals wh	o at the time of the commencement of this	case were in possession of the books of account and records
	account and records are not available, ex	·
Name	Address	_
	editors and other parties, including merca years immediately preceding the commer	ntile and trade agencies, to whom a financial statement was



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In re

Robert Dombrowski, Debtor

	STATEMENT OF FIN	ANCIAL AFFAIRS	
20. INVENTORIES			
ist the dates of the last two i	nventories taken of your property, the name of the	person who supervised the taking of each inventory, and	
ne dollar amount and basis of		porcer who capervious are taking or each inventory, and	
Date	Inventory	Dollar Amount of Inventory	
of Inventory	Supervisor	(specify cost, market of other basis)	
inventory	Oupervisor		
List the name and address	of the person having possession of the records of	each of the inventories reported in a., above.	
Date	Name and Addresses of Custodian		
of Inventory	of Inventory Records		
1. CURRENT PARTNERS.	OFFICERS, DIRECTORS AND SHAREHOLDERS	S:	
	OFFICERS, DIRECTORS AND SHAREHOLDERS	ember of the partnership.	
. If the debtor is a partnersh Name	ip, list nature and percentage of interest of each mo	ember of the partnership.  Percentage of	
. If the debtor is a partnersh	ip, list nature and percentage of interest of each m	ember of the partnership.	
Name and Address	ip, list nature and percentage of interest of each m Nature of Interest	Percentage of Interest  Interest  and each stockholder who directly or indirectly owns,	
. If the debtor is a partnersh  Name and Address  1b. If the debtor is a corpora	Nature of Interest  ation, list all officers & directors of the corporation; a	Percentage of Interest  Interest  and each stockholder who directly or indirectly owns,	
. If the debtor is a partnersh  Name and Address  1b. If the debtor is a corpora ontrols, or holds 5% or more	Nature of Interest  ation, list all officers & directors of the corporation; a	Percentage of Interest  and each stockholder who directly or indirectly owns, h.	
. If the debtor is a partnersh  Name and Address  1b. If the debtor is a corpora ontrols, or holds 5% or more  Name and Address	Nature  Nature  of Interest  ation, list all officers & directors of the corporation; are of the voting or equity securities of the corporation.	Percentage of Interest  and each stockholder who directly or indirectly owns, h.  Nature and Percentage of Stock Ownership	
Name and Address  21b. If the debtor is a corpora ontrols, or holds 5% or more Name and Address	Nature of Interest  ation, list all officers & directors of the corporation; at of the voting or equity securities of the corporation  .  Title	Percentage of Interest  and each stockholder who directly or indirectly owns, h.  Nature and Percentage of Stock Ownership	
Name and Address  21b. If the debtor is a corporationtrols, or holds 5% or more Name and Address	Nature OFFICERS, DIRECTORS AND SHAREHOLDERS	Percentage of Interest  and each stockholder who directly or indirectly owns, h.  Nature and Percentage of Stock Ownership	

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In re

Robert	Dombr	oweki	Dahta

	STATEMENT OF FIN	ANCIAL AFFAIRS	
22b. If the debtor is a corporation, mmediately preceding the comme	•	with the corporation terminated within one (1) year	
Name and Address	Title	Date of Termination	
 23. WITHDRAWALS FROM A PA	RTNERSHIP OR DISTRIBUTION BY A COPO	DRATION:	
		redited or given to an insider, including compensation isite during one year immediately preceding the	on in any
Name and Address of	Date and	Amount of Money or	
Recipient, Relationship to	Purpose of	Description and value of	
Debtor	Withdrawal	Property	
24. TAX CONSOLIDATION GROU		mber of the parent corporation of any consolidated	group
or tax purposes of which the debt	ne name and federal taxpayer identification nu or has been a member at any time within six (	6) years immediately preceding the commencemen	t of the
· ·			t of the
or tax purposes of which the debt case.	or has been a member at any time within six (		t of the
or tax purposes of which the debt case.  Name of Parent Corporation  25. PENSION FUNDS:	or has been a member at any time within six (  Taxpayer  Identification Number (EIN)	6) years immediately preceding the commencemen	
or tax purposes of which the debt case.  Name of Parent Corporation  25. PENSION FUNDS:	or has been a member at any time within six (  Taxpayer  Identification Number (EIN)  st the name and federal taxpayer identification		s an
or tax purposes of which the debt case.  Name of Parent Corporation  25. PENSION FUNDS:	or has been a member at any time within six (  Taxpayer  Identification Number (EIN)  st the name and federal taxpayer identification	6) years immediately preceding the commencemen	s an

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Robert Dombrowski, Debtor

Attorney for Debtor: Mark E Levine

### STATEMENT OF FINANCIAL AFFAIRS

### **DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachment thereto and that they are true and correct.

Dated: 11/06/2007 /s/ Robert Dombrowski

X Date & Sign

Robert Dombrowski

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18
U.S.C. Sections 152 and 3571

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# Document Page 39 of 44 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Robert Dombrowski / Debtor

Attorney for Debtor: Mark E Levine

### STATEMENT OF INTENTION

- 1. Debtor(s) have filed a schedule of assets/liabilities including consumer debts secured by property of the estate.
- 2. Debtor(s) intention with respects to their property of the estate which secures those consumer debts is as follows:
- Debtor(s) understand that 521(2)(B) of the Bankruptcy Code requires that the below stated intentions must be performed within 45 days of filing.

**Description of Property** 

Creditor's Name

Intention

#### PROPERTY TO BE RETAINED

Rogers & Hollands - jewelry

Rogers & Hollands
Bankruptcy Department
PO Box 879
Matteson IL 60443

Reaff @ Fair Market Value

\*524(c): Debt will be reaffirmed pursuant to Sec. 524(c)

\*722: Property is claimed as exempt and will be redeemed pursuant to Sec. 722

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 11/06/2007

/s/ Robert Dombrowski

X Date & Sign

Robert Dombrowski

<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Robert Dombrowski, Debtor

Attorney for Debtor: Mark E Levine

### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, C, D, E, F, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

			AMOUNTS SCHEDULED		
Name of Schedule	Attached YES   NO	Pages	Assets	Liabilities	Other
SCHEDULE A - Real Property	Yes	1	\$-	\$-	\$-
SCHEDULE B - Personal Property	Yes	3	\$1,325	\$-	\$-
SCHEDULE C - Property Claimed as Exempt	Yes	1+	\$-	\$-	\$-
SCHEDULE D - Creditors Holding Secured Claims	Yes	1+	\$-	\$1,000	\$-
SCHEDULE E - Creditors Holding Unsecured Priority Claims	Yes	2	\$-	\$-	\$-
SCHEDULE F - Creditors Holding Unsecured Nonpriority Claims	Yes	1+	\$-	\$24,200	\$-
SCHEDULE G - Executory Contracts and Unexpired Leases	Yes	1	\$-	\$-	\$-
SCHEDULE H - CoDebtors	Yes	1	\$-	\$-	\$-
SCHEDULE I - Current Income of Individual Debtor(s)	Yes	1	\$-	\$-	\$1,950
SCHEDULE J - Current Expenditures of Individual Debtor(s)	Yes	1	\$-	\$-	\$2,213
TOTALS			\$ 1,325 TOTAL ASSETS	\$ 25,200 TOTAL LIABILITIES	

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Robert Dombrowski / Debtor Bankruptcy Docket #:

Attorney for Debtor: Mark E Levine

### STATISTICAL SUMMARY OF CERTAIN LIABILITIES - 28 U.S.C. § 159

If you are an individual debtor whose debts are primarily consumer debts as defined in 101(8) of the Bankruptcy Code (11 U.S.C. 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts and, therefore, are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C § 159 Summarize the following types of liabilities, as reported in the Schedules, and total them

Type of Liability	Amount
Domestic Support Obligations (From Schedule E)	\$ 0
Taxes and Certain Other Debts Owed to governmental Units (From Schedule E)	\$ 0
Claims for Death or Personal Injury While Debtor was Intoxicated (From Schedule E)	\$ 0
Student Loan Obligations (From Schedule F)	\$ 0
Domestic Support Separation Agreement and Divorce Decree Obligations Not Reported on (Schedule E).	\$ 0
Obligations to Pension or Profit Sharing and Other Similar Obligations (From Schedule F)	\$ 0
TOTAL	\$ 0
State the following:	
Average Income (from Cabadula I. Line 16)	¢ 4 0E0 20

Average Income (from Schedule I, Line 16)	\$ 1,950.39
Average Expenses (from Schedule J, Line 18)	\$ 2,213.00
Current Monthly Income (from Form 22A Line 12; or, Form 22B Line 11; or, Form 22C Line 20)	\$ 2,861.23

### State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 900.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" Column		\$0
4. Total from Schedule F		\$ 24,200.00
5. Total of non-priority unsecured debt (sum of 1,3 and 4)		\$ 25,100.00

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Robert Dombrowski Debtor Bankruptcy Docket #:

Attorney for Debtor: Mark E Levine

#### DECLARATION CONCERNING DEBTOR'S SCHEDULES

#### **DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds including fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debtor that non-dischargeable debts such as taxes, student loans, fines by government units and liens on property of debtor are generally unaffected by bankruptcy.

Dated: 11/06/2007 /s/ Robert Dombrowski X Date & Sign

Robert Dombrowski

if joint case, both spouses must sign. If NOT a joint case the joint debtor will NOT appear.

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

#### DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. 110)

Non-Attorney Petition Preparers were **NOT** used to prepare any portion of this petition. All documents were produced by the Law Offices of Peter Francis Geraci.

THIS SECTION ONLY APPLIES TO PETITION PREPARERS AND HAS NOTHING TO DO WITH THIS CASE

#### DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

This is a personal bankruptcy for an individual(s) and **NOT** a corporation or partnership.

THIS SECTION ONLY APPLIES TO CORPORTATIONS & PARTNERSHIPS AND HAS NOTHING TO DO WITH THIS CASE

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Robert Dombrowski / Debtor	
Attorney for Debtor: Mark E Levine	

### **VERIFICATION OF CREDITOR MATRIX**

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 11/06/2007

/s/ Robert Dombrowski

Robert Dombrowski

X Date & Sign

<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

### UNITED<sup>IS</sup>TATES BANKRUPT©¥<sup>2</sup>COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Robert Dombrowski Debtor

Attorney for Debtor: Mark E Levine

### NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S)

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <a href="mailto:before">before</a> bankruptcy filing. Briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) must be provided by nonprofit budget & credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not

#### Chapter 13: Repayment of All or Part of Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family farm or fishing operation.

### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Dated:	11/06/2007	/s/ Robert Dombrowski		X Date & Sign
		Robe	ert Dombrowski	<b>3</b>

Dated: 11/08/2007 /s/ Mark E Levine

Attorney: Mark E Levine Bar No: 6239485